

EXHIBIT I



Loan Administration
P.O.Box 514387
Los Angeles, CA 90051-4387
(866) 545-9070
fax (866) 577-7205
www.pennymacusa.com

RENEE NAJDA
ANDREW NAJDA
71 FLINT RD
CONCORD MA 01742-5347

Notice Date: March 24, 2011
Account Number: [Redacted CitiMortgage Account #]
Property Address:
71 FLINT RD
CONCORD MA 01742-5347

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF OWNERSHIP OF MORTGAGE LOAN

In this Notice, the terms "we," "us" or "our" mean the new Creditor identified below. This Notice is provided by us or on our behalf.

Federal law requires that borrowers receive a written notice whenever ownership of a loan secured by their principal dwelling is assigned, sold or transferred (collectively "transferred") to a new creditor. You are receiving this Notice because your prior creditor transferred your loan (described above) to PennyMac Corp. You may contact your prior creditor, or the servicer of your loan, if you want to confirm these transfers.

It is important that you understand the difference between the creditor and the servicer of your loan. The creditor owns your loan. The servicer collects your mortgage payments, sends you billing statements, and provides the day-to-day administration of your loan as a contractor on the creditor's behalf.

Note: The servicing of your loan is expected to change on April 15, 2011 and you will receive a separate notice with additional information. Until you receive this notice, please continue to send your loan payments to CitiMortgage, Inc. – do not send your loan payments to any other servicer until directed to do so in such notice. If you have any questions regarding your loan or the servicing of your loan you should first contact the servicer at the servicer's mailing address or telephone number set forth directly below. The servicer is generally authorized to handle most inquiries and requests. In the limited circumstances where the servicer does not have independent authority to act, the servicer will gather relevant information from you and consult with parties, including us, about your request and communicate a decision to you.

1. Servicer's Name: CitiMortgage, Inc.
Servicer's Toll Free Telephone Number: (800) 283-7918
2. Date Your Loan was Transferred to PennyMac Corp.:

February 25, 2010
3. New Creditors Name: PennyMac Corp.
New Creditor's Mailing Address: 27001 Agoura Rd
(Not for payments) Calabasas, CA 91301
New Creditor's Toll Free Telephone Number: (866) 545-9070
4. The transfer of your loan to us is recorded on our books and records but has not been publicly recorded. Ownership of your loan may also be recorded on the registry of Mortgage Electronic Registrations Systems, Inc., at 1818 Library Street, Suite 300 Reston, VA 20190.